Entered 07/01/16 14:23:22 Desc Main Case 16-21531 Doc 1 Filed 07/01/16 Page 1 of 9 FILED Fill in this information to identify your case: UNITED STATES BANKRUPTCY COURT United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois JUL 01 2016 Case number (If known): Chapter you are filing under: ☐ Chapter 7 JEFFREY P. ALLSTEADT, CLERK Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 0 2 7 9 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx - xx -9 xx - xx -_____ Identification number (ITIN)

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Debtor 1

Document

Case number (if known)_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
an Ide (E	ny business names nd Employer lentification Numbers EIN) you have used in	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	e last 8 years clude trade names and	Business name	Business name
	oing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN — — — — — —
5. W I	here you live	THE PROPERTY OF THE PROPERTY O	If Debtor 2 lives at a different address:
		1010 N Ridgeway ave	Number Street
		Chicago TV 6051 State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
·ACLOSIONALISANSSIANSSIANS	gget for the following and the statement of the statement	City State ZIP Code	City State ZIP Code
	ny you are choosing s district to file for	Check one:	Check one:
	ankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
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Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under	required by 11 U.S.C. § 342(b) for Individuals Filing 1 and check the appropriate box.		
eres especialiste projectiva de la comunicación com en			
8. How you will pay the fee	n. Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check		
	oose this option, sign and attach the in Installments (Official Form 103A). uest this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to option, you must fill out the Application to Have the 3) and file it with your petition.		
9. Have you filed for bankruptcy within the last 8 years?	Case numberCase number		
	/ DD / YYYY Case number / DD / YYYY		
o. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	Relationship to you Case number, if known / DD / YYYYY		
affiliate?	Relationship to you Case number, if known		
Do you rent your residence?	Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with		
	Case num		

Page 4 of 9 Document Debtor 1 Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No No property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed?_ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street State ZIP Code

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

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You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- 🔁 I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition. you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
 - Incapacity. I have a mental illness or a mental deficiency that makes me
 - incapable of realizing or making rational decisions about finances.
 - Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or
 - through the internet, even after I reasonably tried to do so.
 - ☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

l certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
 - ☐ Incapacity. I have a mental illness or a mental deficiency that makes me
 - incapable of realizing or making rational decisions about finances.
 - Disability. My physical disability causes me to be unable to participate in a
 - briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-21531 Doc 1 Filed 07/01/16 Entered 07/01/16 14:23:22 Desc Main Document Page 6 of 9 Case number (if known **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? A Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and O No administrative expenses Yes are paid that funds will be available for distribution to unsecured creditors? 1-49 18. How many creditors do 1,000-5,000 25,001-50,000 you estimate that you 50-99 5,001-10,000 50,001-100,000 **1**00-199 10,001-25,000 ☐ More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion \$50,001-\$100,000 \$10,000,001-\$50 million □ \$1,000,000,001-\$10 billion \$100,001-\$500,000 \$50,000,001-\$100 million ■ \$10,000,000,001-\$50 billion ■ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion

19. How much do you estimate your assets to be worth?

20. How much do you estimate your liabilities to be?

Sign Below

\$50,001-\$100,000 \$100.001-\$500.000 \$500,001-\$1 million

\$0-\$50,000

\$10,000,001-\$50 million \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million

\$1,000,001-\$10 million

\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

\$500,000,001-\$1 billion

For you

Part 7:

owe?

Debtor 1

Part 6:

I have examined this petition, and I declare under penalty of perjury that the information provided is true and

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection

18 U.S.C. §§ 182,/1341, 1519, and 3571.	5,000, or imprisorance it for up to 20 years, or both.
* None	×
Signature of Deploy	Signature of Debtor 2
Executed on 07 01 2016	Executed on

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Debtor 1

First Name Middle Name LastName

Case number (if known)____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

•	Date	
Signature of Attorney for Debtor		MM / DD /YYYY
Printed name		
Firm name		
Number Street		
City		ZIP Code
Contact phone	Email addres	ss
Bar number	State	

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Debtor 1

First Name Last Name Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious acti consequences?	ion with long-te	erm financial and legal
□ No		
Yes		
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprisor		bankruptcy forms are
□ No ∀es		
Did you pay or agree to pay someone who is not an atto	orney to help yo	ou fill out your bankruptcy forms?
☐ Yes. Name of Person		
Attach Bankruptcy Petition Preparer's Notice, Deci	laration, and Sid	gnature (Official Form 119).
,,,,,		,
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware the	ks involved in t	filing without an attorney. I kruptcy case without an
By signing here, I acknowledge that I understand the ris	ks involved in t	filing without an attorney. I kruptcy case without an
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware the	ks involved in t	filing without an attorney. I kruptcy case without an
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware the	ks involved in t	filing without an attorney. I kruptcy case without an y handle the case.
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware to attorney may cause me to lose my rights or property if I	ks involved in that filing a ban do not properly	filing without an attorney. I kruptcy case without an y handle the case.
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By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware to attorney may cause me to lose my rights or property if I signature of Debtor 1 Date Order Date Date Order Date Date Date Order Date Da	ks involved in that filing a ban do not properly Signature of De	filing without an attorney. I kruptcy case without an y handle the case.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	
Debtor (s))	Case No.
Desici (s))	Chapter
	ý	

List of Creditors

Cans in credit	Deople gas chiegosco 200 E Randolf 1000)
3 Lincoln Center AHN Bank Roysetion COM CO Oakbroom Terrace CO181	AHV. BankruptcyDept Overlandrank Sprint hs 66207
201 Mary Descale Wilmington DE 19808	
UIII 2 Concept 48176 Comcast	+ molble 13 chever Pors 53410 WA 98015
Carrop	